

# Switch Your Credit Union Deduction to a Direct Deposit

## Why?

Payroll Direct Deposits (up to four):

- can go to credit unions or banks
- set up and managed by you online (no paper!)
- keep HR staff out of your financial business
- post more quickly, and go directly into your account
- minimize human error

Credit Union Deductions:

- only work for credit unions
- require special paper forms
- require HR staff to be part of any set-up or change
- post to your account only after direct deposits are completed
- increase the potential for human error

## How? (for employees who already have at least one direct deposit)

- 1. Set up a direct deposit to the same credit union and account number.**
  - a. In your [self-service account](#), go to the Pay menu and click Direct Deposit.
  - b. Follow the online instructions.
  - c. Set the deposit amount to \$1.00.
  - d. You may not want to cancel your credit union deduction at this time.
- 2. Verify your new direct deposit appears on your [earnings statement](#).**
  - a. No money is deposited the next pay period because the system tests the routing number and account number first.
  - b. Your direct deposit is working one pay period later when the \$1.00 deposit shows up on your earnings statement.
  - c. You can now change the deposit amount to match the old credit union deduction, or to whatever you'd like.
- 3. Now cancel your credit union deduction.**
  - a. Cancel by phone via the **MI HR Service Center\*** at 877-766-6447 (335-0529 in Lansing or 711 for hearing impaired).
  - b. If you have an unusual situation like multiple credit union deductions or you already use all four of your direct deposits, contact your credit union or the MI HR Service Center for other options.

## How? (for employees with no direct deposits)

Your first Direct Deposit must be for your entire pay (100%). Your second, third, and/or fourth direct deposit can be for a set dollar amount or percentage of your pay. For more information about direct deposits in general, especially for first time users, visit [Direct Deposit Help](#).

*\* Legislative and Judicial Employees: contact your HR Office.*